

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE

\* BKRTCY. NO. 19-06674 BKT

HERNANDEZ ONEILL, SAUDDY NOEMI

\* CHAPTER 13

xxx-xx-1670

LAUREANO COLON, JOAN

\*

xxx-xx-7319

\*

DEBTORS

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "A/B" and "C"  
OFFICIAL FORMS 106A/B and 106C**

**TO THE HONORABLE COURT:**

**COME NOW, SAUDDY NOEMI HERNANDEZ ONEILL and JOAN LAUREANO COLON**, the Debtors in the above captioned case, through the undersigned attorney, and very respectfully state and pray as follows:

1. The Debtors are hereby submitting **Amended Schedules "A/B" and "C"**, dated February 24, 2020, herewith and attached to this motion.

2. The amendment to Schedule "A/B" is filed to **separately list the Debtors' household goods, and Schedule "C" is filed to claim the appropriate personal property exemptions under Puerto Rico Law, PRLA 32 Section 1130.**

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)**

**Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.**

**CERTIFICATE OF SERVICE**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtors and to all creditors and interested parties appearing in the master address list, hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 24<sup>th</sup> day of February, 2020.

*/s/Roberto Figueroa Carrasquillo*  
USDC #203614  
RFIGUEROA CARRASQUILLO LAW OFFICE PSC  
ATTORNEY FOR the DEBTORS  
PO BOX 186 CAGUAS PR 00726  
TEL NO 787-744-7699 FAX 787-746-5294  
Email: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)



Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No

Yes

3.1 Make: **Dodge**  
 Model: **Avenger**  
 Year: **2013**  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
**VIN no 1C3CDZAB7DN730149**

Who has an interest in the property? Check one  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

**\$5,970.00** **\$5,970.00**

3.2 Make: **Jeep**  
 Model: **Wrangler 4WD**  
 Year: **2016**  
 Approximate mileage: **55000**  
 Other information:  
**VIN no. IC4BJWDG1GL195986**

Who has an interest in the property? Check one  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

**\$24,724.00** **\$24,724.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$30,694.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.....

<b>One (1) bed and mattresses</b>	<b>\$200.00</b>
<b>One (1) Refrigerator</b>	<b>\$350.00</b>
<b>One (1) washing machine</b>	<b>\$100.00</b>
<b>One (1) Dryer (Gas)</b>	<b>\$200.00</b>

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

<b>One (1) TV Set</b>	<b>\$30.00</b>
<b>One (1) Emergency Gasoline Power Generator</b>	<b>\$300.00</b>
<b>One (1) Microwave oven</b>	<b>\$20.00</b>
<b>One Laptop</b>	<b>\$100.00</b>
<b>Two (2) cellular phones</b>	<b>\$150.00</b>

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No  
 Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No  
 Yes. Describe.....

<b>One Canon Digital Camera</b>	<b>\$50.00</b>
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**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No  
 Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No  
 Yes. Describe.....

<b>Clothings and personal effects</b>	<b>\$350.00</b>
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**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No  
 Yes. Describe.....

<b>Jewelry</b>	<b>\$710.00</b>
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**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No  
 Yes. Describe.....

<b>Two (2) dogs mixed (\$50 each) and One (1) Beta</b>	<b>\$103.00</b>
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**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$2,663.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

**Banco Popular de Puerto Rico  
Account no x6615  
Joint Checking account**

**\$100.00**

**17.1. Checking Account**

**17.2. Checking Account**

**First Bank  
Checking Account x5616**

**\$6.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No  
 Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No  
 Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No  
 Yes.....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No  
 Yes.....

Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No  
 Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No

Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$106.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe.....

<b>Tools One (1) chainsaw (\$80); One (1) double Drill (\$75); One (1) Craftman Drill (\$100); One (1) tool box. (\$500)</b>	<b>\$755.00</b>
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41. Inventory

No

Yes. Describe.....

42. Interests in partnerships or joint ventures

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

No.

Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

44. Any business-related property you did not already list

No

Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

<b>\$755.00</b>
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**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....	<b>\$120,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$30,694.00</b>
57. Part 3: Total personal and household items, line 15	<b>\$2,663.00</b>
58. Part 4: Total financial assets, line 36	<b>\$106.00</b>
59. Part 5: Total business-related property, line 45	<b>\$755.00</b>
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>
62. Total personal property. Add lines 56 through 61...	<b>\$34,218.00</b>
	Copy personal property total <b>\$34,218.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62	<b>\$154,218.00</b>

Fill in this information to identify your case:

Debtor 1	<b>SAUDDY NOEMI HERNANDEZ ONEILL</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</b>			
Case number (if known)	<b>3:19-bk-6674</b>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

#### Debtor 1 Exemptions

<b>One (1) Refrigerator</b> Line from <i>Schedule A/B: 6.2</i>	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
<b>One (1) washing machine</b> Line from <i>Schedule A/B: 6.3</i>	\$100.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
<b>One (1) Dryer (Gas)</b> Line from <i>Schedule A/B: 6.4</i>	\$200.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
<b>One (1) Emergency Gasoline Power Generator</b> Line from <i>Schedule A/B: 7.2</i>	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
<b>Clothings and personal effects</b> Line from <i>Schedule A/B: 11.1</i>	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**  
Debtor 2 **COLON, JOAN**

Case number (if known)

**3:19-bk-6674**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Tools One (1) chainsaw (\$80); One (1) double Drill (\$75); One (1) Craftman Drill (\$100); One (1) tool box. (\$500) Line from <i>Schedule A/B</i> : <b>40.1</b>	\$755.00	<input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>PRLA 32 § 1130(4)</b>

**3. Are you claiming a homestead exemption of more than \$170,350**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1

First Name  Middle Name  Last Name

Debtor 2

**JOAN LAUREANO COLON**

(Spouse if, filing)

First Name  Middle Name  Last Name

United States Bankruptcy Court for the:  DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number **3:19-bk-6674**

(if known)

Check if this is an amended filing

Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

**Debtor 2 Exemptions**

QUEBRADA ARENAS WARD R159  **\$120,000.00**  **\$79,018.31** PRLA 31 § 1858

K20.1

TOA ALTA PR, 00953

Line from *Schedule A/B*: 1.1

100% of fair market value, up to  
any applicable statutory limit

One (1) bed and mattresses  **\$200.00**  **\$200.00** PRLA 32 § 1130(2)

Line from *Schedule A/B*: 6.1

100% of fair market value, up to  
any applicable statutory limit

One (1) Refrigerator  **\$350.00**  **\$175.00** PRLA 32 § 1130(2)

Line from *Schedule A/B*: 6.2

100% of fair market value, up to  
any applicable statutory limit

One (1) washing machine  **\$100.00**  **\$50.00** PRLA 32 § 1130(1H)

Line from *Schedule A/B*: 6.3

100% of fair market value, up to  
any applicable statutory limit

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
One (1) Dryer (Gas) Line from <i>Schedule A/B</i> : 6.4	\$200.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) TV Set Line from <i>Schedule A/B</i> : 7.1	\$30.00	<input checked="" type="checkbox"/> \$30.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) Microwave oven Line from <i>Schedule A/B</i> : 7.3	\$20.00	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)
Clothings and personal effects Line from <i>Schedule A/B</i> : 11.1	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

<b>Fill in this information to identify your case:</b>		
Debtor 1	<b>SAUDDY NOEMI HERNANDEZ ONEILL</b>	
	First Name	Middle Name
	Last Name	
Debtor 2	<b>JOAN LAUREANO COLON</b>	
(Spouse if, filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION	
Case number (if known)	<u>3:19-bk-6674</u>	

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

<input type="checkbox"/>	Sign Below
--------------------------	------------

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ SAUDDY NOEMI HERNANDEZ ONEILL  
**SAUDDY NOEMI HERNANDEZ ONEILL**  
 Signature of Debtor 1

Date February 24, 2020

/s/ JOAN LAUREANO COLON  
**JOAN LAUREANO COLON**  
 Signature of Debtor 2

Date February 24, 2020

Label Matrix for local noticing

0104-3

Case 19-06674-BKT13

District of Puerto Rico

Old San Juan

Mon Feb 24 08:27:13 AST 2020

POPULAR AUTO LLC

PO BOX 366818

SAN JUAN, PR 00936-6818

BANCO POPULAR DE PUERTO RICO, SERVICER FOR F

C/O SARLAW LLC

BANCO POPULAR CENTER, SUITE 1022

209 MUNOZ RIVERA AVE

SAN JUAN, PR 00918

ISLAND PORTFOLIO SERVICES LLC AS SERVICER OF

PO BOX 361110

SAN JUAN, PR 00936-1110

US Bankruptcy Court District of P.R.

Jose V Toledo Fed Bldg & US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

BANCO POPULAR DE PUERTO RICO

SERVICER FOR FREDDIE MAC

PO BOX 362708(762)

SAN JUAN PR 00936-2708

Banco Popular de Puerto Rico

Bankruptcy Department

PO Box 366818

San Juan, PR 00936-6818

CICA Collection Agency, Inc

PO Box 12338

San Juan, PR 00914-0338

Capital One Bank (USA), N.A.

by American InfoSource as agent

PO Box 71083

Charlotte, NC 28272-1083

Citibank, N.A.

5800 S Corporate Pl

Sioux Falls, SD 57108-5027

Claro

PO Box 360998

San Juan, PR 00936-0998

DEL VALLE RODRIGUEZ LAW OFFICES PSC

LCDO JOSE RAFAEL DEL VALLE RODRIGUEZ

PO BOX 10590

SAN JUAN, PR 00922-0590

Discover Bank

Discover Products Inc

PO Box 3025

New Albany, OH 43054-3025

Discover Fin Svcs LLC

PO Box 15316

Wilmington, DE 19850-5316

FIRST BANK

CONSUMER SERVICE CENTER

BANKRUPTCY DIVISION -CODE 248

PO BOX 9146, SAN JUAN PR 00908-0146

(p) INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Island Finance

PO Box 71504

San Juan, PR 00936-8604

Island Portfolio Services, LLC as servicer o

PO BOX 361110

San Juan PR 00936-1110

(p) JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

LVNV Funding, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

MONEY EXPRESS

CONSUMER SERVICE CENTER

BANKRUPTCY DIVISION (CODE 248)

PO BOX 9146 SAN JUAN PR 00908-0146

Money Express

PO Box 9146

San Juan, PR 00908-0146

Synch/Car Care Pep Boy

C/o

PO Box 965036

Orlando, FL 32896-5036

Synch/Jc Penney Pr

PO Box 965007

Orlando, FL 32896-5007

Synch/Rooms to Go

C/o

PO Box 965036

Orlando, FL 32896-5036

Synch/Walmart

PO Box 30281

Salt Lake City, UT 84130-0281

Synch/tjx Cos

PO Box 965015

Orlando, FL 32896-5015

Synchrony Bank

c/o of PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

Thd/Cbna

PO Box 6497

Sioux Falls, SD 57117-6497

UNIVERSIDAD CENTRAL DE BAYAMON

PO BOX 1725

BAYAMON, PR 00960-1725

JOAN LAUREANO COLON  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
SAN JUAN, PR 00902-3884

MONSITA LECAROZ ARIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

SAUDY NOEMI HERNANDEZ ONEILL  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
PO Box 21126  
Philadelphia, PA 19114-0326

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Popular Auto  
PO Box 366818  
San Juan, PR 00936-6818

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35